

INSTRUCTIONS FOR COMPLETING SCHEDULE H -- SCHEDULE OF CODEBTORS

This schedule is designed to provide the trustee and creditors with information about codebtors of all types other than spouses in joint cases. Generally, a codebtor is any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. The completed schedule provides information concerning nondebtor parties, such as guarantors, cosigners, and nondebtor spouses who are liable on a consumer loan, a mortgage, or other debt. In chapter 12 and chapter 13 cases, the completed schedule also indicates those persons who may be entitled to certain protections from creditor action under sections 1201 and 1301 of the Bankruptcy Code.

Debtors that have no codebtors should check the box provided and proceed to the next schedule.